

## *The Bank Vault*

From a Lawyer's Notebook

by Sylvanus Cobb, Jr.

I sat in my office, one cool, damp afternoon in spring, engaged in nothing of consequence. I think I had been looking over a volume of old reports, and had closed the book, and was reflecting upon some of the legal points raised in the work before me. I remember that I was just pulling out my cigar case, when the door was opened, and a young man presented himself. I recognized him at once. His name was Charles Degrand, and he was the paying teller of our bank. And be it remembered, that "our bank" was one of the best in the country. At all events, so it was considered by "our people." A man who examined a bill of "*The Valley Bank*" ere he took it, was set down at once as excessively green; and should he chance to refer to the "Bank Note List" to test its genuineness, he was sure to be asked where he came from. Not to know the sterling worth of the notes of "The Valley Bank, of B—," was to prove oneself unknown. However, young Degrand came in, and took a seat. He looked pale and wan, and there was a nervous twitching about the face which betrayed great uneasiness.

"What is it?" I asked, seeing that he was at a loss how to commence.

"I'm in a bad fix, sir," he replied, spasmodically.

"Well—go on."

"First, sir," he said, with an energy which at once convinced me of his sincerity, "let me assure you that I am wholly, entirely innocent of any charge laid against me. I am, sir, as true as there is a God above me, who hears what I say, and who reads my inmost thoughts!"

"I believe you," I told him, as I saw that he wished to know what impression he had made. He seemed very grateful, and then proceeded—

"Upon an examination into the affairs of the bank, yesterday, sir, there were found to be missing some twenty thousand dollars, and probably more! My books were all straight, and my vouchers all at hand; but I am suspected of having taken the money. Aye—more than that—I am accused of it!"

"But what proof can they bring against you?" I asked.

"Ah!—there's the trouble, sir," my visitor answered, with a dubious shake of the head. "I have nearly fifteen thousand dollars in my possession, and the Directors have just discovered it!"

"Can't you account for the possession of this money?"

"If they would only believe me. For the past five years I have been very fortunate in

speculations. I cleared five thousand dollars in the sale of those lots on Warren Hill.”

“But Granby sold those,” said I.

“Yes, sir; but he sold them for me. He only acted as my agent. I did not wish to be known in the matter, as I had reasons for keeping the amount of my possessions to myself.”

I gazed into the young man’s face, and he probably thought I was incredulous, for he quickly added—

“Since I seek your aid, sir, I will tell you all. You wonder why I should wish to keep my wealth, or a knowledge of it, to myself. You may smile, and you may think me foolish; but I’ll tell you why it was: I have been looking upon a certain maiden, in the hope that she might someday become my wife. I have seen much of misery in married life, having had the misfortune to board with two young couples who had been sadly mismatched. I determined to be careful. I knew that a young man like my—”

He was handsome, and I readily pardoned the slight vanity of the allusion.

“—a—a young man possessing fifteen thousand dollars might be accepted for a husband by one who would have hesitated had she thought him penniless. That was my sole reason, sir.”

“And a very good reason it was, sir,” I said; “though I feel confident that if Mary Allen becomes your wife, you will have no occasion for regret.”

“You know her, then?” said Degrand eagerly.

“Yes. And I know her for a noble, virtuous maiden.”

Charles was grateful; but in a moment more, a cloud came over his face, and with a deep sigh he said—

“Alas! When she hears of this she will turn from me!”

“I wouldn’t condemn her without a hearing,” I returned. “But let that pass. Can you not prove by the men who have traded for you how your money has come?”

“Granby has done it all, sir. Five years ago, when I had laid up a thousand dollars, I got him to take it, and let it for me; and from that time to the present, he has done all my business. I got him to buy up five thousand dollars’ worth of the notes of the old Lyman Bank. He got them for about fifty cents on the dollar, and I got the face of them. But Granby has gone to Australia, and where he is now it is impossible to tell.”

I remembered, now, that Granby had gone, though I had forgotten it.

Degrand explained to me, as nearly as he could, how the money must have been taken—that is, at what times, and in how large sums. He said no great amount had been taken at any one time,

but, in all probability, it had been taken at intervals during the last year. It was only strange that the loss had not been detected before.

I asked who had the charge of overlooking and keeping the balance. He told me that Mr. Warton had done it. He was the President of the bank, and lived right close by.

I knew that Mark Warton was president of "our bank"; and I furthermore knew that Mark Warton was a very stern, religious, and strict man. His house joined the bank, both buildings being in one block.

After Charles Degrand had told me all he had to tell at that time, I informed him that I would help him all I could. He asked me if I thought I could clear him. I told him to keep still, and trust to me. He went away with some hope, but very far from being happy. Half an hour afterwards, Mr. Mark Warton came in. He was a tall, stout, stern-featured man, very precise in all his movements, and seeming to trust no one. He looked upon all his fellows as so many embryo thieves, who needed only the temptation to lead them astray. He wished me to make out the necessary documents for the arrest of Charles Degrand. I pleaded a press of business, and urged him to seek elsewhere. He bowed stilly, and went away.

As soon as Warton was gone, I sent my boy for Mr. Lane, and ere long, that gentleman made his appearance.

Henry Lane was a deputy sheriff, and one of the most shrewd and efficient officers I ever knew.

"I just met Mr. Warton," he said, after he had taken a seat, "and he told me he should have a job for me before night."

"He means to have Charles Degrand arrested," said I.

"Charles Degrand?" repeated Lane, in astonishment. "You don't mean the teller in the bank?"

"Yes—our Charley." And thereupon I explained to him all that I had learned from Degrand. Lane was indignant. He knew that Charley Degrand never took a penny that was not honestly his; and he said he wished he could say the same of Mark Warton.

"Doesn't Warton go to the city tomorrow?" I asked.

"I think he does," returned Lane. "He is making preparations for a grand tour with his family."

I was aware of this, for I had heard Warton say, only a few days before, that he was going West upon a summer's jaunt. We conversed a while longer, and then I had Lane go first and put Degrand upon his guard, and then go and get a search warrant. Under the circumstances, I did not wish to grant the warrant myself, but I told the officer I was willing to swear as a witness, if he couldn't find another whom he wished to trust. He said he would do the best he could, and so left me.

I did not want Degrand arrested. I knew he was not guilty; and I knew, too, that an arrest would

be apt to leave a sting which would gall him for a long time. But I would not have taken this course, had I not hoped to be able, within six-and-thirty hours, to prove where the real leak in the Bank vault was.

Just at dark, as I sat alone in my office, my boy having gone home to his supper, my door was I opened, and a young lady made her appearance. I recognized Mary Allen. She sank into a seat, and then removed her veil. She attempted to speak, but her courage failed her, and she began to weep.

“I know the object of your visit,” said I. “You have come to ask me if Charles Degrand is guilty.”

“What, sir!” she cried, starting up in an instant. “To ask you if he is guilty? No, no, no! Oh! God knows he is innocent! I came to ask you to save him. He told me you were his friend. Oh! you know he is innocent! They cannot harm him!”

“You need not fear, Miss Allen,” I said; “I have his interests at heart, and shall do all I can.”

“And you can save him from this false charge?”

“I hope to save him from any evil results. But I can tell you more tomorrow at this hour.”

When she arose to take her leave, she made me promise that I would not tell Charles of her visit to my office. I promised, and she went away with far more hope than she had when she entered. She was a beautiful girl, and as good as she was beautiful.

As shades of night came on, I felt strange emotions creeping over me. I was about to startle the town. Aye—startle the whole business community. I had held curious suspicions for a long while. Three months before— — No—it must have been more than that, for the snow was deep and crisp then—I had occasion to pass the bank very late one night—or, I should say, very early in the morning; for it was near one o’clock. I came up the street, passing the bank first, and then passing Warton’s house. As I reached the corner of the fence which separated the yard of the dwelling from the other, I saw the flicker of a light upon the cellar window of the former. It was from a light within the cellar. I reached a point from which I could gaze in, and I was just in time to see a man disappear through the wall of the cellar—through the wall next the bank. I could see that he had to stoop very low in order to pass through.

I don’t know why I should have had such a curiosity just then, but I did have it, and it ruled my movements. Might not some burglar have found his way into the bank?—into *our bank*, where I had several thousand dollars on deposit? I resolved to wait and satisfy myself.

I walked across the street, and then up a little way; and then back again; and so I killed time for over half an hour. I was just approaching the house for the fourth time, when I saw the light upon the cellar windows. I hastened up, and saw a man come through a sort of square hole in the wall. He put his lantern through first, and then followed it. A chance gleam upon his face revealed to me the features of Mr. Mark Warton. Of course, he had a right there, and, telling myself that I

had made a fool of this individual, I started for home at a brisk trot; and from that time, I had thought little of the circumstance, until the present occurrence.

On the following morning I saw Mr. Warton depart for the city. He had seen Lane, and requested, or, rather ordered, him to arrest Degrand that day.

At nine o'clock, the Deputy Sheriff was in my office. We conversed a few minutes, and then went out, and called upon the servants of Mr. Warton. His wife had gone with him. We told them that we had business there, and, as they knew us, they were very anxious to accommodate. Lane called for a lantern, and we then asked to be shown the cellar, at the same time requesting the hostler to accompany us.

We descended to an excellent cellar, the bottom of which was cemented, and the walls laid up with neatly split stone, and thoroughly pointed with mortar.

“Is there a door anywhere about here?” I asked, pointing to the wall next to the bank.

“Why—no, sir,” returned the groom, gazing into my face as though he would assure himself that I was sane.

And I must say that I began to doubt the evidence of my sight on that cold Winter's night. I could not see anything that looked like a place of passage. The wall was, to all appearance, firm and solid.

“Who built this wall?” I asked.

“Master did most of it himself,” said the servant. He used to be a mason, and he said he could save a good sum by doing his own work, and have it done to suit him, too.”

I felt assured again. I took a stout chisel from Lane, and commenced to thump on the stones of the wall. The first three sounded solid and sharp; but the fourth one had a different sound. It was dull and hollow. I applied the chisel to the mortar that projected from the seam, and found that I could move it. I moved the chisel to the end of the line, and very easily drew the mortar out; but instead of breaking off, short and crisp, as mortar generally does, it not only clung together, but the whole long seam, from one end of the rock to the other came easily out. I examined it, and found it to be a neatly fashioned strip of wood, with the outer edge thoroughly coated with lime mortar. Here was a clue. Lane thumped away, and soon found another strip like mine, about two feet above it. We next tried the perpendicular strips, upon the ends of the rock, and they were like those already taken out. This left a large stone, two feet high by about three long, free from mortar. We worked upon it a while, but could not move it. I went up into the street, and stood near to where I had stood when I saw Warton pass through as I could remember. I looked through the window, and the stone against which Lane held the lantern was surely just where I had seen the open way.

I went back and told my companion that must be the place. We tried again, and presently the stone moved. It pushed in, and seemed to swing on regular hinges. It was quite thin, and when

we had got it open, we found it hung upon stout iron pintles. They were drilled in and wedged with lead. The servingman opened his eyes; and as soon as he could command his speech, he said he began to see “where all them plaguy noises used to come from.”

We passed through and found ourselves in a close, narrow place, not over three feet square, the walls of which were of broken stone laid in cement. A small ladder formed by two pieces of joist with strips of board nailed across for the steps, stood against one side.

“This must be the foundation of the Bank Vault,” said Lane.

I saw it as soon as he spoke.

But one of us could go up at a time, and I bade my companion to make the first trial; so he took the lantern and went up. He found the work above him to be broad flags of fine, hard, blue granite laid upon transverse sleepers of wrought iron,

“Isn’t that a lever, up there in the corner?” he asked me.

I looked, and saw a stout spruce stick.

“Just pass it up here,” he said.

I reached up one end of it, and when he had placed it against the inner edge of one of the flags, he bade me lift. I laid hold upon it and lifted with all my might, and as I lifted, the flag gave way. Up, up, up it went, until at length it stood on edge. It balanced itself there a moment, and then fell over upon some bags; and at the same moment I heard a quick cry from overhead.

Lane went up, and I quickly followed him, and in a moment more we both stood within the vault of the bank! The door was open, and the cashier and his subordinates gazed upon us with astonishment. Fortunately the bank was not open for business, so no one saw us save the employees of the institution.

“Good morning, gentlemen,” said I, bowing very coolly as I stepped from the vault to the space behind the long counter.

“In mercy’s name!” gasped the cashier, “what does this mean?”

“It means, sir, that we have a clue to the man who has been robbing the bank,” I replied.

He opened his eyes wonderfully. He gazed first upon me, and then upon the upturned flag.

“Where does it lead from?” he finally asked.

“From the private cellar of *Mark Warton, Esquire, President of the Valley Bank*,” I returned. The cashier began to see though it, and ere long we all sat down and talked the matter calmly over. The clerks and tellers were called, and they promised to keep silent for the present. I

explained to them all about how Degrand came by his money, and also told them why he had kept it to himself. They all loved the generous, handsome youth, and I could see that they were very happy when the matter was thus explained.

The cashier had never liked Warton, for the latter was not only overbearing, but he had even dared to exercise, at times, a sort of surveillance over his cashier, as though he feared that there might be a lack of honesty on the part of the latter. This had cut Mr. Richards—the cashier—to the quick, and he could not forget it.

Richards went down with us, through the vault, into Mr. Warton's cellar, and before him we drew back the stone, and fixed the false strips in their places, as we had found them.

“Well—I should never mistrust that,” he said, as he stood and gazed upon the rock, which now looked like its mates.

We talked with the groom, and he promised us that he would keep perfectly quiet. None of the other servants had ventured down, though it was necessary that they should be cautioned. So we went up and called them together, and intimated to them that we should have to arrest them if they whispered a word of our having been there. This was enough, for the very thought of arrest by a sheriff was terrifying.

On the following morning, Mr. Richards called upon me, and informed me that a meeting of the directors had been called, and that they had concluded if Mr. Warton would make a full and fair restitution, to let him go. They thought his punishment would be ample without further proceedings against him. I fully agreed with them, and at Mr. Richard's request, accompanied him to the bank. Lane had found Degrand, and the young teller went with us.

When we reached the bank, we found most of the directors there. They all shook Degrand kindly by the hand, and he was directed to resume his station at his own desk. The outer door was locked, as it lacked nearly two hours yet of the time for commencing business.

At the end of half an hour after our arrival, the green door was opened, and Mark Warton, Esq., entered. He started as he saw the unusual number assembled; but when his eye finally rested upon the traduced teller, who had left his desk and was talking with the bookkeeper, he seemed to comprehend it, for he stiffly advanced, and said:

“Good morning, gentlemen.”

Several of the directors nodded; and when the president came within the railing, he sat down.

“You have the young culprit here, I see,” he said.

But no one answered him.

“Is not Charles Degrand under arrest?” he asked, quite pompously, turning to Lane.

“No, sir,” answered the officer.

“And why not? Did I not place the warrant in your hands?”

“Very true, sir,” returned Lane, with a curious leer; [“]but since then we have found another clue.”

“Another—clue—a—what do you mean, sir?”

I looked towards Richards, and he nodded. Then I looked back upon Lane, and nodded in turn. The deputy took the wink, and at once proceeded:

“Well, Mr. Warton, if you wish to understand the matter I can explain.”

The President turned pale as death beneath Lane’s glance, but quickly recovered himself.

“When you handed me the order for Degrand’s arrest, I already held a search warrant authorizing me to search the premises adjoining the bank building. Yesterday, in company with my legal friend, here, I made the search, and the result was, that, from the cellar of the house adjoining this building, we found a secret passage to yonder vault. We made our way to this place from said cellar, through the wall!”

The officer might have said more, but there was no occasion, for he for whose benefit it was spoken seemed past understanding. For some moments Warton had kept his countenance, but gradually his strength failed him, and he sank upon the floor. I do not think he was insensible. I think he fully realized that all was discovered, and he feigned insensibility in order to escape questioning before so many.

However, he was taken to his own house, and ere long he sent for the cashier. Richards went in, and to him he made a full confession, and offered to give up all he owned if they would let him off, and make no further movement in the matter. The cashier was authorized to grant this request, and he did so at once.

Warton acknowledged that he had taken over forty thousand dollars. He said he fixed his cellar wall on purpose for robbing the bank, and that he had intended, when he had taken all he wanted, to remove the pintles from the rock, and cement it in its place.

Out of regard for the President’s wife and three grown-up daughters, his crime was kept as secret as possible, until after he was gone. He paid back all that he had taken, with good interest, and then hastened away into the Western country, where his crime was not known, and where his stern exterior probably passed off the whole man for a high-minded, honorable gentleman. The foundation of the Bank Vault was filled up, and the adjoining cellar wall made solid. Charles Degrand once more filled his old station to the acceptance of all those who were fortunate enough to claim money from the bank; and before the summer was gone he came to me for a marriage certificate, as I had the fortune to have been elected Town Clerk. I put his name to the instrument, and when I asked for the other he said,—



“Mary Allen.”

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